

DOMINION DENTAL

Rates guaranteed until 3/31/2010

PREFERRED PROVIDER PLAN

This is a Traditional Plan with increased benefits for using in-Network Providers

RATES: **\$55.27** **Employee Only**
 \$102.32 **Employee + 1 dependent**
 \$151.35 **Family (Employee + 2 or more dependents)**

| | <u>In-Network</u> | <u>Out-of-Network</u> |
|--|-----------------------|------------------------|
| Preventive Services | 100% | 100% |
| Basic Services | 80% | 80% |
| Major Services | 50% | 50% |
| Orthodontic Services | 50% to \$1000 maximum | 50% to \$1000 maximum |
| Deductible (applies to Basic, Major & Orthodontic Services) | \$25 / \$75 maximum | \$25 / \$75 maximum |
| Annual Maximum | \$1,500 | \$1,500 |
| Out-of-Network payment | No Balance Bill | Reasonable & Customary |

You may use any licensed dentist you choose - OR - you may use a dentist from the Dominion Dental Network. (When you use the Dominion "In-Network" Dentist, your co-insurance is accepted as payment in full. There will not be any 'balance bill' for your to pay.) This can significantly reduce your out-of-pocket costs.

There is no waiting prior for preventive services at any time. Waiting period credit will be given for the length of time the member was insured under his/her employer's prior Benefits Connection dental plan with no lapse in coverage. There is a three month waiting period for basic services and a twelve month waiting period for major services for all new members.

Please check website for current listing of dentist: www.dominiondental.com

This benefits summary presents plan highlights only. It is not a contract. Please refer to the benefits booklet for complete information.